

Q: OTHER THAN THE FOUR FINANCIAL INSTITUTIONS MENTIONED ABOVE, IS THERE ANY OTHER PLACE A FUNERAL DIRECTOR MAY DEPOSIT OR INVEST THESE "TRUST MONIES"?

A: Yes, while the funeral director is prohibited from investing the money, he may deposit all or part of this trust money with the Funeral Society of Ontario (Fraternal).

Q: WHAT IS CREMATION?

A: Cremation is a process by which flames reduce the body to a white residue, actually pulverized bone.

Q: IS A CASKET REQUIRED BY LAW WHEN A DEAD HUMAN BODY IS TO BE CREMATED?

A: No, however the law does require that the body be enclosed in a container of combustible material equal in weight to $\frac{7}{8}$ " pine and that the body be cremated in the casket or container in which it is received at the crematory.

Q: WHAT IS THE PERCENTAGE OF CREMATION?

A: In Ontario, Statistics indicate an average of about 10 percent are cremations.

Q: ARE WE RUNNING OUT CEMETERY SPACE?

A: No, there is presently enough cemetery space available, or in the process of being made available, to bury those expected to die in the next 100 years.

Q: CAN A DEAD HUMAN BODY BE CREMATED IMMEDIATELY FOLLOWING DEATH?

A: No, Ontario law prohibits cremating any dead human body prior to the expiration of 48 hours after death.

Q: WHAT IS DONE WITH CREMATED REMAINS?

A: Cremated remains may be interred in a cemetery, placed in a niche in a columbarium, scattered on ones private property, or kept by the family in their home.

Q: IS IT POSSIBLE TO DONATE A DEAD HUMAN BODY TO A SCHOOL OF ANATOMY?

A: Yes, however the arrangements must be made in advance with the school of Anatomy. Bodies are used for dissection purposes and at some future time, and after the body has served its purpose a burial or cremation will be arranged by the school of Anatomy. One word of caution: Since the school reserves the right to refuse to accept any body, some alternate burial arrangements should be made.

Q: CAN I DONATE MY ORGANS WITHOUT DONATING MY ENTIRE BODY?


A: Yes, any person applying for, or renewing an Ontario drivers licence will, in the space provided, be able to indicate their desire to donate their organs.

Q: IF I HAVE A COMPLAINT AGAINST AN ONTARIO FUNERAL DIRECTOR OR A FUNERAL SERVICE ESTABLISHMENT, WHOM SHOULD I CONTACT?

A: Firstly, you should discuss your problem with the funeral director concerned. If you feel you were not treated fairly, he should be given the opportunity of satisfying you. If this is not acceptable, you may provide the facts to:

The Registrar,
The Ontario Board of Funeral Services,
1st Floor,
25 Grosvenor Street,
TORONTO, Ontario M4Y 1A9
Telephone (416) 921-5164

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CONSUMER INFORMATION

FACTS ABOUT FUNERALS

This brochure is published by the Board of Funeral Services of Ontario to provide answers to questions that are most frequently asked. Hopefully this will assist you in making sound decisions when selecting a Funeral Director and the services he makes available to you.

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Most people at some time will be called on to arrange, or assist in making funeral arrangements.

The funeral is for the living and is a ceremony of proven worth and value for those who mourn. It provides an opportunity for the survivors and others who share in the loss, to express their love, respect and grief. It permits facing openly and realistically the crisis that death presents. Through the funeral the bereaved take that first step toward emotional adjustment to their loss. If the survivors do not face openly the fact of death, their grief may produce physical symptoms and emotional reactions that will bring years of distress to them and to those around them.

No man is an island. His death touches and affects his relatives, friends and associates in a very direct and forceful way. In arranging a funeral it is well to consider the feelings of others who shared in, or benefited by the life of the deceased. For sorrow shared is sorrow diminished.

A funeral with the body present gives identity and purpose to the service. When the body is present, a climate for mourning exists which makes the sharing of sorrow natural. Without the body, the expression of sympathy may be forced, empty and unnatural for many people, and may make the acceptance of death difficult for others. The presence of the body and the funeral service itself provide ultimate evidence that the person is indeed physically dead.

Attendance at the actual funeral service is not always possible, because of the hour or day it is held, or because it is sometimes difficult to get time off from employment, however many people will want to pay their respects during the so-called visitation period, often referred to as, calling hours, visitation, wake or shivah.

Many persons wish to express their sympathy by sending flowers, or some other type of memorial, in addition to extending their condolences in person. Others do this because they cannot be present at the visitation or service. Flowers have a message all their own, however it is considered proper for the family to suggest a certain memorial, but this should not be done in a manner that any other form of expression is excluded.

Children should not be spared knowledge about death. Authorities agree that it is not only correct to permit a child to attend a funeral, but from the approximate age of seven the child should be encouraged to attend. To deny the child this experience is to deny him a significant and meaningful experience that can have important consequences in his future emotional development.

ANSWERS TO SOME FREQUENTLY ASKED QUESTIONS

Q: DOES ONTARIO LAW REQUIRE THAT A DEAD HUMAN BODY BE EMBALMED?

A: No, unless the body is to be transported out of Ontario or the local health authorities request that it be embalmed.

Q: WHAT IS EMBALMING AND WHAT IS ITS PURPOSE?

A: Embalming is the chemical disinfection and preservation of a dead human body. The operation takes about two hours and during this time the embalming fluid diffuses through the tissues of the body much the same way as nutrients of the blood diffuse during life. The purpose of embalming is to make the body more acceptable for viewing by relatives and friends. Competent pathologists and bacteriologists have proven by scientific research that embalming is an effective means of disinfecting dead human bodies. Research has indicated that embalming reduces the growth of micro organisms in dead bodies by over 99% within two hours following embalming.

Q: WHAT SPECIAL KNOWLEDGE DOES AN EMBALMER REQUIRE?

A: An embalmer must have an intricate knowledge of human anatomy, physiology, pathology, bacteriology and chemistry.

Q: IS THERE AN ONTARIO LAW WHICH REQUIRES THAT CASKETS BE PLACED IN VAULTS PRIOR TO BURIAL?

A: There is no such law in Ontario. Some local cemeteries may however require that some type of durable container be used to house the casket to prevent the sinking of the ground.

Q: HOW ARE FUNERALS SOLD?

A: First and foremost funerals are selected on a basis of individual needs and desires. In Ontario one of the following two methods is used in quoting prices.

1. Unit pricing:

The quoting of a single price for the care of the deceased, preparation, embalming, professional services, use of facilities and equipment and the casket selected.

2. Functional pricing:

The quoting of a two-part price. One for facilities equipment and professional services and one price for the casket selected.

Q: WHEN DO I FIND OUT WHAT THE TOTAL FUNERAL WILL COST?

A: At the time the funeral arrangements are completed the funeral director will, if requested, give a written statement indicating to the extent then known, the total price of the services selected.

Q: HOW MUCH DO FUNERALS COST?

A: According to the most recent survey by Statistics Canada, the average cost of an adult funeral in Ontario (exclusive of cemetery, vault, newspaper and extra charges) was \$887.00.

Q: CAN I OBTAIN INFORMATION ABOUT FUNERAL COSTS BY CALLING A FUNERAL DIRECTOR?

A: Yes, however it is often easier to discuss funeral costs in person with your funeral director, so as not to have any misunderstanding. Funeral directors welcome, and in fact encourage people to make such inquiries prior to the time of need.

Q: IS IT POSSIBLE TO PRE-ARRANGE A FUNERAL?

A: Yes, and in Ontario it is also possible at the same time to pre-pay the funeral costs at present day prices.

Q: WHEN A FUNERAL IS PRE-PAID HOW ARE THE DETAILS AND MONEY HANDLED?

A: In Ontario, under the Pre-arranged Funeral Services Act the funeral director and client sign a contract which is mutually agreeable and the funeral director is required by law to deposit 100% of the money received in a Trust Account in a Chartered Bank, Loan or Trust Company or Province of Ontario Savings Office or a Credit Union that is subject to the Credit Union Act. This money earns interest until the time of need, and this accrued interest is meant to off-set the increased costs from the time of deposit until the time of need.